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MANIFESTATIONS OF CHILD ENTREPRENEURSHIP IN WRITTEN NARRATIVES WITH A FINANCIAL THREAD

PRZEWY DZIECIĘCEJ PRZEDSIĘBIORCZOŚCI W PISEMNYCH NARRACJACH Z WĄTKIEM FINANSOWYM

Keywords:
primary school
third-graders, ways
of obtaining money,
entrepreneurship

Summary: The article contains the results of research conducted with primary school third graders. Story endings with a financial thread have been qualitatively analyzed. The analysis of the written endings of the story has allowed for the selection of description categories (ways of obtaining money) that make up the final result space of the study. The description categories enabled the creation of two fields of the result space called “short (easy) road” and “long (difficult) road.” Each field of the result space has been assigned corresponding description categories saturated with examples of students’ written statements. Revealed ways of obtaining money to buy the desired item are treated, on the one hand, as the reflection of the children’s generalized colloquial knowledge about money and, on the other hand, as manifestations of their entrepreneurship.

Słowa kluczowe:
trzecioklasiści szkoły
podstawowej, sposoby
pozyskania pieniędzy,
przedsiębiorczość

Streszczenie: W artykule zamieszczono wyniki badań przeprowadzonych z uczniami klas trzecich szkoły podstawowej. Jakościowej analizie poddano zakończenia opowiadania z wątkiem finansowym. Analiza pisemnych zakończeń opowiadania pozwoliła na wyłonienie kategorii opisu (sposobów pozyskania pieniędzy) składających się na finalną przestrzeń wynikową badania. Kategorie opisu pozwoliły na utworzenie dwóch pól przestrzeni wynikowej nazwanych „krótką (łatwą) drogą” i „długą (trudną) drogą”. Każdemu polu przestrzeni wynikowej przypisane zostały odpowiadające mu kategorie opisu nasycone przykładami pisemnych wypowiedzi uczniów. Ujawnione sposoby zdobywania pieniędzy na zakup upragnionej rzeczy potraktowane zostały z jednej strony jako odzwierciedlenie uogólnionej wiedzy potocznej dzieci na temat pieniądza, a z drugiej – jako przejawy ich przedsiębiorczości.

Introduction

Modern life brings many surprising changes and unforeseen situations, forcing us to employ our resourcefulness. Uncertainty and unpredictability are becoming a feature of our times, and will probably intensify, hence the need to prepare for them from an early age, starting in kindergarten or school. Attention is currently being drawn to the problem of people with learned helplessness, those who expect all problems to be solved for them by some institution or other people, because they have no will or no idea how to handle them themselves. This issue should be recognized as an educational situation, or as a challenge for education. (Wollman, 2017, p. 129)

Everyone, including young people, should be equipped with many key competences enabling them to follow the requirements of the 21st century, i.e., the ability to flexibly adapt to constant changes taking place in their environment (Jakubowska, 2013, pp. 159–160).

Already in 2006, in accordance with the Recommendation of the European Parliament and the Council of Europe (2006, pp. 13–18) and the document entitled “Key Competences for Lifelong Learning – The European Reference Framework” (2006), “initiative and entrepreneurship” were listed among the eight key competences needed by all people today. According to the definition

adopted by the European Commission, “competence” defined as an aspect of initiative and entrepreneurship

refers to an individual’s ability to turn ideas into action. It includes creativity, innovation and risk-taking, as well as the ability to plan and manage projects in order to achieve objectives. This supports individuals, not only in their everyday lives at home and in society, but also in the workplace in being aware of the context of their work and being able to seize opportunities, and is a foundation for more specific skills and knowledge needed by those establishing or contributing to social or commercial activity. This should include awareness of ethical values and promote good governance... (2007, p. 13).

Although on May 22, 2018, the aforementioned recommendation of December 18, 2006, was replaced by a new one, it still emphasizes that, for example, “Specific opportunities for entrepreneurial experiences, traineeships in companies or entrepreneurs visiting education and training institutions including practical entrepreneurial experiences, such as creativity challenges, start-ups, student-led community initiatives, business simulations or entrepreneurial project-based learning, could be particularly beneficial for young people, but also for adults and for teachers. Young people could be given the opportunity to have at least one entrepreneurial experience during their school education” (Council Recommendation, 2018).

One of the goals mentioned in the core curriculum for general education in primary schools is “to develop competences such as creativity, innovation and entrepreneurship” (Regulation of the Minister of National Education..., 2017, p. 11). Marta Kondracka-Szala (2015) draws attention to the fact that in the case of entrepreneurship education in kindergartens and in grades 1–3 of early school education, the overriding goal should not be economic education in the narrow sense, i.e., one focused on creating future businessmen or entrepreneurs. According to her, a broader approach, primarily non-economic, should be the foundation of children’s education towards business development. In her opinion, entrepreneurship in pre-school and school education should, therefore, be understood broadly as a life competence, not just an economic one (p. 5). For this reason, creating didactic and educational situations in which children could develop their personal initiative seems to be the right course of action.

Considerations around the concept of entrepreneurship

Entrepreneurship is usually not treated as an independent scientific discipline. It finds itself on the border between economics and management science. What is more, it is a discipline that uses achievements of other fields. Namely, in addition to economics and management theory, it builds on mathematics, biology, psychology, sociology and ethics (Pisarski, 2017). Entrepreneurship refers to various areas of people's lives, to the spheres of economy, culture and politics. It is expressed in a certain way of referring to the world (Kasperek, 2008, p. 64). Nowadays, entrepreneurship is desirable and even necessary for the proper functioning of individuals, enterprises, economies, and entire societies. Contemporary entrepreneurship has many faces. One can distinguish its many interesting forms and types, for example social, family, academic, international and regional ones (Miłkosz, Piecuch & Szczygiel, 2014).

Tadeusz Tyszka (2004) defines entrepreneurship as "the process of creating a new value, accomplished by dedicating the necessary time and effort and taking financial, mental and social risks, which results in monetary profit and a sense of personal satisfaction and independence" (pp. 304–305). In addition, the author understands entrepreneurship as "the ability of a person to create and meet their own and others' needs. An entrepreneurial person is one who, in various circumstances created by their surroundings, observes and realizes their needs, as well as the needs of other people" (Tyszka, 2004, pp. 304–305). An entrepreneurial individual is rational in the sense that they choose appropriate means for a given undertaking. Their attention is directed towards the future. Thanks to their presence of mind, an entrepreneur can quickly assess the situation, and reinterpret or modify the plan when necessary. Ingenuity does not allow them to fall into routine and schematism (Kasperek, 2008).

Henryk Bieniok (2007) points out that in today's world personal entrepreneurship, as a complex sociological and psychological category related not only to economic activity, is needed in every enterprise (p. 224). The author refers to Tadeusz Kotarbiński (1965) who depicts personal entrepreneurship primarily through the prism of a person full of initiative, filled with energy and activity, who spontaneously and energetically undertakes and implements various plans. An enterprising person, without waiting for someone else's orders, pressure or prompting, initiates new, important, and useful undertakings in creative and industrious ways. Thanks to their inventiveness and energy, they initiate and give shape to their intentions, making their original ideas reality.

Personal entrepreneurship is, therefore, one's effort to constantly go beyond the standard behavior of other people, as well as beyond one's own previous achievements, experiences, and habits. Personal entrepreneurship is manifested in acts of spontaneous creation of new and useful, previously unheard of, behaviors and solutions (Bieniok, 2007, p. 225).

Various modern dictionaries of the Polish language and dictionaries of synonyms define personal entrepreneurship very widely. At the same time, however, they reduce it to a number of personality traits, and in particular to:

- foresight, resourcefulness, vigor, resilience, dynamism, agility, diligence, perseverance in pursuing the goal;
- initiative (taking initiative, having the spirit of initiative), activity, mobility in ventures, taking advantage of opportunities, readiness to take risks, operability;
- ingenuity, skill, creativity, innovation, ability to cope with various situations;
- independence, need for achievements;
- wit, brilliance, and even cunning.

The opposite of personal entrepreneurship is usually helplessness, ineptitude, laziness, lethargy, sloth, idleness, passivity, apathy, neglect, belaying, cowardice, etc. (Bieniok, 2007, p. 225)

Based on his analysis of scientific literature, Bieniok (2007) states that personal entrepreneurship is, to a greater or lesser extent, a natural attribute of every human being. It is an innate quality that can be either perfected or neglected. The quality of upbringing in the family and at school, as well as individual involvement of the person in the process of self-improvement and conscious learning of various proactive and pro-entrepreneurial behaviors, is of great importance here. Entrepreneurship research shows that a specific type of family, educational, cultural and social environment can either promote or hinder the development of entrepreneurial features (p. 225).

Nowadays, it is the cultural conditions for the development of each type of entrepreneurship that are assigned a fundamental role. It is emphasized that entrepreneurship is deeply rooted in culture and completely shaped by it. Cultural conditions also play a very important role in its development because entrepreneurship is implemented in specific social realities, and results from socially shaped patterns of behavior, ways of thinking and exploring the world, as well as from the very nature of an individual – the entrepreneur. Culture sets a kind of framework in which entrepreneurial activity can develop. (Miłkosz, Piecuch & Szczygieł, 2014)

The basis for entrepreneurial behavior and entrepreneurial activity is, therefore, “entrepreneurial culture.” Andrzej Kasperek (2005) emphasizes that “entrepreneurship is extremely important in relation to the cultural background; it is connected to specific cultural patterns, to the value system organizing the life of a given social community, and to norms regulating social life” (p. 27). The author further notes that “entrepreneurship can stem from, and inscribe itself within, a cultural order in a variety of ways, so there is no single image of an entrepreneurial person, nor a single system of values they profess” (p. 28). “All manifestations of entrepreneurship are necessarily embedded in a cultural context and completely shaped by it. Entrepreneurship is nothing more than interpreting and influencing culture” (Lavoie, 1994, p. 45, quoted after Kasperek, 2005, pp. 28–29).

Own research on the written narratives of elementary school third graders

The research was conducted in 2017 with students of three third grade classes of a public elementary school located in one of the cities of Cieszyn, Silesia (about 25.5 thousand inhabitants). In total, 52 children took part, including 22 girls and 30 boys. During the research, great importance was attached to creating an atmosphere conducive to the students’ activities. This approach was dictated by the need to provide them with the right conditions for authentic self-expression. It was the conversations with children preceding the editing of their stories’ endings that became a source of information and the basis for the following characterization. The participants of the research talk about money primarily with their parents (44 students), siblings (24 students), grandparents (20 students), as well as with their colleagues (17 students), cousins (12 students), uncles and aunts (9 students) and guardians (1 student). The third graders receive money in various forms, but mainly as gifts (32 students), pocket money (26 students), payment for the work done (18 students) and as a reward for excellent academic performance (14 students). The participants either save the money (48 students) or spend it (16 students).¹

The selection of the age group was motivated by the results of Małgorzata Kupisiewicz’s research (2004, pp. 103, 242, 253) which shows that about 90% of children from the broadly understood norm for eight-year-olds reach

¹ The numbers do not add up to 52, because children talk to more than one person and receive money simultaneously in various forms; some both save and spend money.

an operational level of understanding the value of money in the context of its purchasing power in the monetary system, its fixed value in the monetary system, and the changing of money.² The results of Kupisiewicz's research correspond with the results of the analyses conducted by the Italian researchers Anna Emilia Berti and Anna Silvi Bombi (1981, pp. 1179–1187; 1988), which show that a full understanding of the nature and function of money can be observed in children aged 7–8.

The conducted research with third-grade students described below was embedded in the interpretative paradigm. In this research model, words are data on which the researcher's attention is focused. Thanks to the respondents' statements, narratives or written texts, it is possible to gain insight into the meanings they give to the events in which they participate. In this approach, the categories of everyday life and common knowledge are important, allowing the researcher to penetrate the mental structures of the subjects and "understand" the ways in which they give meaning to their daily lives (Zwiernik, 2015, p. 81). An interpretive researcher looks for a multitude of meanings to create a pool of possible interpretations. They devise their own way of developing research results depending on the purpose they were aiming for, taking into account the data they collected (Bauman, 2013, p. 89).

The purpose of the mentioned empirical research conducted with children aged 8–10 was to examine their generalized colloquial knowledge of the ways of obtaining the money needed to buy a desired thing or, in other words, to examine the "wired" ideas of the students as expressed in their endings to the story "Little Pablo and the Two Pigs" (Maicher, 2008). Not only were the ways of obtaining money noticed by the third graders important, the manifestations of child entrepreneurship in their ideas of obtaining necessary funds were also of note. "Money" is treated here as an empirical phenomenon "with a paraeconomic connotation, taking into account its social and educational meanings" (Rutkowiak, 2012, pp. 28–29).

The study attempts to answer the following research questions: How, in the third graders' opinion, can one raise money for the purchase of a desired item? Are there any signs of the children's entrepreneurship manifest in their endings to the unfinished story by Robert Maicher entitled "Little Pablo and the Two Pigs"? If yes, what are they? Maicher's short story was chosen intentionally. Students were read the beginning of the story, up to the point

² M. Kupisiewicz studied 700 children in the intellectual norm.

when the hero comes up with an idea and exclaims, “I already know!...” The title of the story – suggestive of one of the possible ways of raising money to buy a schoolbag – was not read out to the students. The name of the main character of the story was positively received by the children and, importantly, was not associated with any person from the class team.

The children’s written statements were created with the intention of subjecting them to scientific analysis and, therefore, were written with purpose. Their activity was preceded by an appropriate instruction announcing the researcher’s intentions. The written instruction was expanded by the researcher during an interview preceding the students’ activity. At the stage of data collection, i.e., during the process of creating the endings to the story, as well as in the phase preceding this process, care was taken to create a favorable atmosphere. For this purpose, the researcher made conversation with the children, which served to build mutual trust as well as to encourage the students to express their ideas freely. Jolanta Zwiernik (2015) emphasizes that “an extremely important ability of a childhood researcher is one to clearly communicate to children what the study is about, what the researcher is interested in, what their role is, and what they expect from the children. They should also make sure the children want to participate in the study” (p. 86). The students were, therefore, assured that their written statements would not be evaluated and that they had complete freedom in expressing their ideas. In addition, the researcher assured the students that there were no good or bad endings of the story, giving them free reign in editing the endings. After the initial conversation, each participant at the same time wrote their own ending to the story. The research collection culminated with another conversation with the children about their ideas which they very willingly shared with the other students and the researcher.

The research project uses qualitative data analysis (the data being the story endings). The study covers the students’ “wired” ideas about raising money for the purchase of a desired item, which they expressed in writing. The researcher’s task was to discover the ways to get money to buy the item (a schoolbag) that were shared by the students. The collected research material was then analyzed according to methodological principles aimed at creating categories of description and then the result space (Jurgiel-Aleksander, 2016, pp. 270–271).

The first stage of this qualitative data analysis was a repeated reading of the students’ written statements. Subsequently, the endings of the story were compared and grouped according to different ways of obtaining the money

needed to buy the desired item. This enabled the selection of categories of description labeled by the researcher. The following categories were thus chosen, reflecting the methods of obtaining the money needed to buy the schoolbag:

- work to obtain the funds needed to buy the desired thing, e.g. selling goods (old toys, own art works) or providing services (mowing grass, walking a dog);
- savings from gifts received in cash, put away in the piggy bank;
- savings, the source of which was work and which were intended for the purchase of the desired item, but which were gifted to a person in greater financial need instead;
- loan (borrowing money from immediate family, siblings, and sometimes from peers and other people);
- a stroke of luck, e.g., finding money “on the sidewalk;”
- theft, robbery as anti-social behavior.

The students’ ideas included antisocial behavior (e.g., stealing money) and prosocial behavior (abandoning a planned purchase – earmarking the saved money for worthy purposes, e.g., helping family members in financial need; selfless help for another person). Interestingly, the idea of winning the money did not come up. As Marcin Kula notes, our attitude to money and money spending is diverse. We distinguish money according to its origin. It has been noted that funds obtained through work evoke greater social respect than, for example, money that we win (2011, p. 174).

The next stage of the qualitative analysis was sketching the result space showing the shared ways of obtaining money as expressed by the children, and then selecting its fields. The above-mentioned categories of ways to obtain money to buy the desired item allowed for the creation of two fields of the result space which manifest the “ways of getting money” shared by children, namely a “short (easy) way” and a “long (difficult) way.” Each of the fields of the result space has been assigned corresponding categories of description, saturated with examples of the story endings.

The first field of the result space, the “short way,” is also the easiest way to raise funds. The content saturation of this field is created by such categories as a “loan” (borrowing money from the immediate family, siblings, and sometimes from peers and other people), “own savings” (money received in the form of gifts, put away in the piggy bank), “a stroke of luck” (e.g., finding money on the pavement), and “anti-social behavior” (e.g., theft and robbery).

Here is an example of the story ending that corresponds to the first field of the result space, i.e., the “short way,” and refers to the category of description called “a stroke of luck:”

I already know. When I next get money from grandma and grandpa, instead of spending it on sweets, I will spend it on my dream schoolbag. Pablo could not wait for his birthday but finally it came. Immediately he ran to the store and bought his dream schoolbag [Antoni, 10 years old].

A second example of the ending of the story illustrative of the “short way” is related to the category of description called “loan:”

I already know! I will ask my grandfather to give me some money. Little Pablo finally went to this grandfather and asked for the money and got a lot of it, and after a while Little Pablo went to the store and bought a beautiful schoolbag [Kewin, 8 years old].

A “long (difficult) road” that requires effort and more time (but gives the satisfaction of saving money on your own) is the second field of the result space. The emergence of this field is justified by such categories as work for obtaining the funds needed to purchase the desired item (sale of goods or provision of services) and savings, the source of which is work, intended for the purchase of the desired item but gifted to a person in greater financial need instead.

Below are three examples of stories that fit into the second field of the result space called the “long way.” The first example refers to the category of description called “work for obtaining the funds needed to purchase the desired item,” while the remaining two show the choice of a “long way” connected with pro-social behavior.

An example of a story corresponding to the category of description called “work for obtaining the funds needed to purchase the desired item:”

I already know! I will earn money by working. Little Pablo mowed lawns and helped to carry shopping. People paid him 10 zlotys for the mowed lawn, and 5 zlotys for helping them carry shopping. The backpack cost 50 zlotys, and Little Pablo already had 15. Today, grandfather came to little Pablo. The boy got 15 zlotys from him. Little Pablo was happy because he only needed 20 more zlotys. He took his glass bunny. He also took a picture with a tiger. The painting cost 10, and the glass bunny also cost 10 zlotys. Mrs. Greta came to Pablo and bought the bunny and the picture. She gave him 25 zlotys for both. Pablo ran to the store and bought his dream

backpack. He had 5 zlotys left. He spent them on flowers for mom and dad. Little Pablo's parents were very happy, and they all lived happily ever after [Kinga, 10 years old].

The choice of a "long way" and a pro-social behavior. The first example:

I already know! ... When he came home, he ate a delicious dinner, then walked along the street and asked people if he could help, but nobody wanted his help. Finally, he came to the gate of a dark, scary house, and next to it stood a large boxer [dog]. When he was about to turn back, someone from this house called him: Hi Pablo! He turned and froze and hurried home.

The next day, someone left the house with the boxer and said: "I'm sorry, is this yours?" and handed Pablo his bag. Pablo said "thank you" and made friends with the boy.

In the evening, Pablo wondered: do I need this schoolbag? and thought that people and homes should not be judged by appearances.

The next day he no longer wandered the streets but played with Ezra (the boy) and Triko (the dog) now and forever.

And they lived and played happily ever after [Jakub, 10 years].

The second example:

I already know! I will ask my parents to give me the money, but I don't think it will work. Or maybe I will make an offer to my mother: every week I will clean my room and after each cleaning I will get 5 zlotys and earn enough to buy my dream schoolbag. Let's do it, and so Pablo could buy his dream school bag. When Pablo bought, or rather earned, the schoolbag and could boast of it, everyone envied him. And from that moment on every boy wanted to have this schoolbag [Sandra, 8 years old].

Conclusion

I treat the unfinished short story entitled "Little Pablo and Three Pigs" as a research tool used to create a problematic situation that initiates children's narratives about money and its entanglement in everyday behavior. As Joanna Maria Garbula notes, both oral and written narratives are a reflection of the surrounding reality in which human experiences and ways of interpreting the world are recorded. Reaching children and discovering their understanding

of the world in the layers of the narrative is extremely important and, at the same time, achievable (2019, p. 93).

The analysis of the ending of the story is an attempt to reveal what is hidden in the fate of Pablo, that is, in the behavior of a boy thus named, as designed by the children. The children's written activity was conducive to expressing ways of raising money to buy a schoolbag. It can be assumed that these methods were described through the prism of children's colloquial knowledge about money and are its reflection.³ In the analyzed endings of the story, money-related behaviors were identified, which were a reflection of what the children know about it. The children's colloquial knowledge about money can be treated here as a "mirror" that reflects specific behaviors associated with it. The common knowledge about money is reflected in activities aimed at solving the problem of obtaining funds for the purchase of the desired thing that the children perceived as possible.

I assume that the features of money deemed appropriate by a child constitute the framework of the admissible modalities of their development (social and economic ones) in their socio-cultural and economic reality, and their future activities (social and economic ones) in the world. The conceptualization of the role of money is important to determine the future social and economic behavior of a young person. It can be said that the children's image of money (its perceived features) is a basis for interpreting the possibility of fulfilling their different roles in both individual and social life. The image of money is a construct that can be defined as the meaning of the object of both, individual and social action. "The nature of an object [...] lies in the meaning it possesses for the person for whom it is an object. [...] The meaning is determined by the way the person sees the it, the way they are ready to act on it, and the way they are ready to talk about it" (Blumer, 2007, p. 12).

I treat the possibilities of obtaining funds (excluding the antisocial behaviors) proposed by children, and especially those in the second field of the result space called the "long (difficult) path," as manifestations of their entrepreneurship. Entrepreneurship of young people manifests itself in the situations they perceive, read, and interpret. They treat these situations as opportunities for undertaking entrepreneurial behavior. Children's colloquial knowledge about money translates into perceived ways of obtaining it to buy a necessary thing. An entrepreneurial

³ The same group of children took part in research that aimed to determine their generalized, colloquial knowledge of money (Raszka, 2019).

child discovers clues that others have missed, sees hidden meanings, and is up-and-coming in their own way. They create a new value which is an innovative reading of the situation and use an opportunity that was not noticed by others.

Seeing an opportunity is a matter of cultural interpretation. Recognizing favorable circumstances, like any other interpretation, takes place in a broader context of meanings and is rooted in the practice of discourse, i.e., in culture. Entrepreneurship is the attitude of a person deeply immersed in their culture, who can quickly understand what the conversation is about (Kasperek, 2005, p. 29; Lavoie, 1994, pp. 45–46). “Culture is just such a conversation, it is an exchange of signs, but also their interpretation. An enterprising person can understand the importance of human behavior that remains hidden from others. They are able to interpret it correctly” (Kasperek, 2005, p. 29).

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